

MERCHANT INFORMATION
FEBRUARY 2001

THE GOVERNMENT-WIDE IMPAC VISA
PURCHASE CARD PROGRAM
FORT BRAGG, NORTH CAROLINA

Presented by: The Installation Business Office-Contracting (IBO-C)
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WELCOME
TO THE INTERNATIONAL MERCHANT PURCHASE AUTHORIZATION CARD (IMPAC) VISA
GOVERNMENT-WIDE PURCHASE CARD PROGRAM,
FORT BRAGG, NORTH CAROLINA

1. THE INTERNATIONAL MERCHANT PURCHASE AUTHORIZATION CARD (IMPAC) VISA PURCHASE CARD IS SIMILAR IN NATURE TO A COMMERCIAL CREDIT CARD. THE CARD IS INTENDED TO STREAMLINE PAYMENT PROCEDURES AND REDUCE ADMINISTRATIVE COSTS FOR MERCHANTS AND THE GOVERNMENT.
2. IMPAC VISA PURCHASE CARD CARDHOLDERS CAN ONLY PURCHASE FROM MERCHANTS THAT ACCEPT VISA. MERCHANTS THAT ARE NOT SET-UP AS VISA MERCHANTS CAN CONTACT ANY FINANCIAL INSTITUTION OF THEIR CHOICE TO SIGN UP TO ACCEPT VISA PURCHASE CARD CHARGES. VISA REGULATIONS PROHIBIT MERCHANTS FROM PROCESSING VISA CHARGES THROUGH ANOTHER MERCHANT.
3. CARDHOLDERS ARE REQUIRED TO CHECK THE GOVERNMENT SUPPLY SYSTEM AND PURCHASE MANDATORY SUPPLIES FROM MANDATORY SOURCES, I.E., JAVITS-WAGNER-O'DAY (JWOD), THE NATIONAL INSTITUTE OF THE SEVERELY HANDICAPPED (NISH), THE NATIONAL INSTITUTE OF THE BLIND (NIB), AND UNICOR FEDERAL PRISON INDUSTRIES (FPI), PRIOR TO OBTAINING SUPPLIES COMMERCIALY WITH THE IMPAC VISA PURCHASE CARD.
4. WITH THE EXCEPTION OF THOSE CARDHOLDERS ASSIGNED TO THE INSTALLATION BUSINESS OFFICE-CONTRACTING OR OTHER CARDHOLDERS WITH SPECIAL AUTHORITY TO EXCEED THE MICRO-PURCHASE AUTHORITY, CARDHOLDERS ARE AUTHORIZED TO PURCHASE SUPPLIES AND SERVICES APPLYING ONLY "MICRO-PURCHASE" PROCEDURES. "MICRO-PURCHASE" IS DEFINED AS AN ACQUISITION OF SUPPLIES AND SERVICES (EXCEPT CONSTRUCTION), THE AGGREGATE AMOUNT OF WHICH DOES NOT EXCEED \$2,500. "MICRO-PURCHASE" FOR CONSTRUCTION IS LIMITED TO \$2,000.
5. PLEASE BE ADVISED THAT A CARDHOLDER IS BOUND BY LAWS AND REGULATIONS GOVERNING "MICRO-PURCHASE" PROCEDURES THAT MANDATE CARDHOLDERS ARE NOT AUTHORIZED TO "SPLIT" PURCHASES OVER \$2,500 TO STAY BELOW THE "MICRO-PURCHASE" THRESHOLD OF \$2,500, I.E., PROCESSING TWO PURCHASES AT \$1,300 EACH TO PURCHASE \$2,600 OF SUPPLIES/SERVICES. THE CARDHOLDER, BY LAW IS UNAUTHORIZED TO SPLIT THE REQUIREMENT INTO SEPARATE ORDERS TO STAY BELOW \$2,500. LIKEWISE, MERCHANTS SHOULD NOT VIOLATE THE LAW BY PROCESSING CHARGES TO SPLIT A PURCHASE OVER \$2,500 IN SEPARATE CHARGES.
6. THE IMPAC VISA PURCHASE CARD IS EMBOSSED WITH THE CARDHOLDER'S NAME AND CAN NOT BE USED BY ANY OTHER INDIVIDUAL(S).
7. WHEN QUOTING PRICES TO A CARDHOLDER, MERCHANTS ARE REQUIRED TO GIVE THE CARDHOLDER A FIRM-FIXED TOTAL (INCLUDING SHIPPING IF APPLICABLE) FOR ITEMS/SERVICES.
8. VISA REGULATIONS REQUIRE MERCHANTS TO OBTAIN AUTHORIZATION FOR PURCHASE CARD TRANSACTIONS VIA TELEPHONE OR DIRECT COMMUNICATION LINK TO THE VISA AUTHORIZATION NETWORK. THIS PROTECTS THE MERCHANT AS WELL AS THE GOVERNMENT FROM UNAUTHORIZED TRANSACTIONS. MERCHANTS WHO BYPASS THE AUTHORIZATION PROCESS ARE SUBJECT TO BEING PLACED ON AN "OFF LIMITS" TO PURCHASE CARD HOLDERS.

9. MERCHANTS SHALL NOT REIMBURSE CASH UPON RETURN OF MERCHANDISE. THE MERCHANT IS ADVISED TO CREDIT THE CARDHOLDER'S PURCHASE CARD ACCOUNT IMMEDIATELY. NO CASH SHALL BE GIVEN FOR ANY PURCHASE CARD TRANSACTION. NO CREDITS TOWARD FUTURE PURCHASES ARE AUTHORIZED.

10. THE IMPAC VISA PURCHASE CARD SHALL NOT BE USED FOR THE FOLLOWING:

A. CASH ADVANCES (NOT PERMITTED UNDER ANY CIRCUMSTANCES).

B. RENTAL OR LEASE OF LAND OR BUILDINGS.

C. CONFERENCE ROOMS CAN BE RENTED UTILIZING THE IMPAC PURCHASE CARD.

D. TELECOMMUNICATION (TELEPHONE) SERVICES, I.E., MAJOR SYSTEMS SUCH AS FTS 2000 OR DSN.

11. ALL PURCHASES PROCESSED WITHIN THE IMPAC VISA PURCHASE CARD ARE TAX EXEMPT FROM STATE AND LOCAL TAXES. THE PHRASE "U.S. GOVERNMENT TAX EXEMPT" IS PRINTED ON THE FRONT OF EACH PURCHASE CARD.

12. VISA REGULATIONS PROHIBIT MERCHANTS FROM ADDING A FEE TO VISA PURCHASE CARD CHARGES. MERCHANTS SHOULD CONSIDER THE VISA FEE AS THEY WOULD ANY OVERHEAD EXPENDITURES.

13. A CARDHOLDER'S PURCHASE CARD NUMBER MUST NOT APPEAR ON THE OUTSIDE OF THE SHIPPING CONTAINER. A MERCHANT CAN REQUEST THE CARDHOLDER PROVIDE A CALL NUMBER TO REFERENCE THE ORDER.

14. CARDHOLDERS ARE REQUIRED BY LAWS AND REGULATIONS TO ROTATE COMMERCIAL MERCHANTS. MANDATORY SOURCES, I.E., NATIONAL INSTITUTE FOR THE BLIND (NIB), ETC., DO NOT REQUIRE ROTATION.

15. IF YOU HAVE ANY QUESTIONS REGARDING THE IMPAC VISA PURCHASE CARD PROGRAM AT FORT BRAGG, PLEASE CONTACT THE INSTALLATION BUSINESS OFFICE-CONTRACTING PURCHASE CARD TEAM, MS LUCINDA NANCE, PURCHASE CARD MANAGER, (910) 396-4362 EXT 205.

PLEASE ALSO SEE THE INSTALLATION BUSINESS OFFICE WEBSITE:
[HTTP://WWW.BRAGG.ARMY.MIL/WWW-DOC](http://WWW.BRAGG.ARMY.MIL/WWW-DOC)

THE TOP 20 QUESTIONS
ABOUT THE IMPAC VISA PURCHASE CARD PROGRAM

1. Q: IS THIS A SPECIAL VISA PURCHASE CARD?

A. NO. THE GOVERNMENT USES A COMMERCIAL VISA THAT CAN BE ACCEPTED BY ANY MERCHANT THAT ACCEPTS VISA.

2. Q: I DO NOT ACCEPT VISA, BUT THE BUSINESS NEXT DOOR TO MINE ACCEPTS VISA. CAN I RUN MY CHARGES THOURGH THEIR BUSINESS?

A. NO. IT IS AGAINST VISA REGULATIONS TO CHARGE THROUGH ANOTHER MERCHANT OTHER THAN THE MERCHANT PROVIDING THE SUPPLIES/SERVICES.

3. Q: I AM A MERCHANT THAT PRESENTLY DOES NOT ACCEPT VISA. HOW DO I GET STARTED?

A. CONTACT ANY FINANCIAL INSTITUTION OF YOUR CHOICE AND INFORM THEM YOU WOULD LIKE TO START PARTICIPATING AS A MERCHANT THAT ACCEPTS VISA AS A METHOD OF PAYMENT.

4. Q: I CONTACTED MY BANK AND THEY WANT TO CHARGE ME A FEE TO ACCEPT VISA AS A METHOD OF PAYMENT. CAN I PASS THIS CHARGE ON THE GOVERNMENT?

A. VISA REGULATIONS PROHIBIT A MERCHANT FROM CHARGING PURCHASE CARDHOLDERS, GOVERNMENT, OR NON-GOVERNMENT, A FEE TO PROCESS PURCHASE CARD CHARGES. A MERCHANT WOULD NEED TO CONSIDER THIS FEE AS THEY WOULD ANY OVERHEAD CHARGES.

5. Q: I CONSIDER THE FEE MY BANK WANTS TO CHARGE ME TOO HIGH. WHAT SHOULD I DO?

A. YOU CAN SHOP AROUND AND CHECK THE FEE OF OTHER FINANCIAL INSTITUTION TO SEE IF YOU CAN OBTAIN A PREFERRED RATE.

6. Q: I ACCEPT MASTER CARD. DO I HAVE TO SWITCH TO VISA?

A. THE DEPARTMENT OF DEFENSE VISA PURCHASE CARDHOLDERS CAN ONLY PROCESS PURCHASE CHARGES WITH MERCHANTS THAT ACCEPT VISA.

7. Q: WHAT IS THE MAXIMUM DELIVERY TIME FRAME WITH THE IMPAC VISA PURCHASE CARD PROGRAM USING MICRO PURCHASE PROCEDURES?

A. 30 DAYS.

8. Q: A CARDHOLDER CHARGED SOME ITEMS THAT EXCEEDED THE CARDHOLDER'S SINGLE PURCHASE LIMIT. CAN I CHARGE THESE ITEMS WITH TWO DIFFERENT CHARGES?

A: NO. CARDHOLDER'S SINGLE PURCHASE LIMITS ARE THE MAXIMUM AMOUNT THE CARDHOLDER CAN SPEND ON ONE SINGLE PURCHASE. THIS CAN BE ONE ITEM OR SEVERAL ITEMS WHOSE TOTAL DOES NOT EXCEED THE CARDHOLDER'S SINGLE PURCHASE LIMIT.

9. Q: CAN I CHARGE SHIPPING CHARGES TO THE CARDHOLDER?

A: YES, IF APPLICABLE; HOWEVER, THE TOTAL AMOUNT OF ITEMS AND SHIPPING CHARGES CAN NOT EXCEED THE CARDHOLDER'S SINGLE PURCHASE LIMIT, AND YOU ARE REQUIRED TO INFORM THE CARDHOLDER AT THE TIME OF ORDER THAT YOUR PRICE INCLUDES SHIPPING.

NOTE: YOU CAN NOT HAVE THE SHIPPING COMPANY CHARGE THE CARDHOLDER. THE COMPLETE CHARGE MUST BE CHARGED THROUGH THE MERCHANT; NO SECOND OR THIRD PARTY CHARGES.

10. Q: CAN I DELIVER FOUR OF THE SIX ITEMS THE CARDHOLDER ORDERED TODAY. CAN I CHARGE THE CARDHOLDER'S ACCOUNT TODAY FOR THE FOUR ITEMS, AND CHARGE THE CARDHOLDER'S ACCOUNT TOMORROW WHEN I DELIVER THE REMAINDER OF THE ITEMS?

A: NO. MERCHANTS ARE NOT TO CHARGE THE CARDHOLDER'S PURCHASE CARD UNTIL ALL ITEMS AND/OR SERVICES HAVE BEEN RENDERED TO COMPLETE THE ORDER.

11. Q: HOW DO I GET PAID FOR VISA CHARGES?

A: THROUGH YOUR FINANCIAL INSTITUTION THAT YOU HAVE YOUR VISA ACCOUNT SET-UP. YOU NEED TO CHECK WITH YOUR FINANCIAL INSTITUTION, BUT THE AVERAGE MERCHANT ACCOUNTS ARE CREDITED WITHIN 24 HOURS OF THE PURCHASE.

12. Q: DOES THIS MEAN I DO NOT BILL FINANCE AND ACCOUNTING?

A: THAT IS CORRECT. VISA PAYS THE MERCHANT, NOT FINANCE AND ACCOUNTING.

13. Q: DO ALL GOVERNMENT PERSONNEL POSSESS A PURCHASE CARD?

A: NO. MERCHANTS SHOULD QUESTION THE INDIVIDUAL PLACING THE ORDER TO DETERMINE IF THEY ARE A VISA CARDHOLDER. THE CARDHOLDER IS THE ONLY INDIVIDUAL AUTHORIZED TO CHARGE ON THE PURCHASE CARD.

14. Q: CAN MERCHANTS GIVE PRICE QUOTES TO INDIVIDUALS WHO ARE NOT CARDHOLDERS?

A: YES, A MERCHANT CAN GIVE PRICE QUOTES TO INDIVIDUALS WHO ARE NOT CARDHOLDERS; HOWEVER, THE MERCHANT CAN NOT ORDER, DELIVER, OR CHARGE A PURCHASE CARDHOLDER'S ACCOUNT UNLESS THE MERCHANT HAS DIRECT CONTACT WITH THE CARDHOLDER, NO SECOND OR THIRD PARTY AGREEMENTS.

15. Q: A CARDHOLDER CALLED REQUESTING PRICING INFORMATION. DOES THIS INDICATE THAT I CAN DELIVER?

A: NO, A REQUEST FOR A PRICE QUOTE IS NOT AN ORDER. THE CARDHOLDER MAY ONLY BE CHECKING PRICE AND AVAILABILITY OF ITEM(S).

16. Q: HOW DO I LET CARDHOLDERS KNOW THAT I AM A VISA ACCEPTING MERCHANT?

A: THE INSTALLATION BUSINESS OFFICE-CONTRACTING OFFERS SEVERAL METHODS:

A. TRADE FAIRS - MERCHANTS ARE PROVIDED TABLE SPACE TO DISPLAY THEIR SUPPLIES/SERVICES, AND CARDHOLDERS WILL ROTATE THROUGHOUT THE DAY TO MEET MERCHANTS AND EXCHANGE INFORMATION.

B. THE FORT BRAGG PARAGLIDE NEWSPAPER. FOR MORE INFORMATION ON ADVERTISING IN THE PARAGLIDE PLEASE CALL (910) 396-6817/6991

17. Q: HOW CAN I FIND OUT ABOUT TRADE FAIRS AND OTHER EVENTS?

A: TRADE FAIRS INFORMATION CAN BE OBTAINED BY CALLING THE FAYETTEVILLE CHAMBER OF COMMERCE AT (910)483-8133.

18. Q: IF I HAVE A PROBLEM THAT I CAN NOT RESOLVE WITH THE CARDHOLDER, WHO CAN I CONTACT?

A: YOU CAN CONTACT THE INSTALATION BUSINESS OFFICE-CONTRACTING PURCHASE CARD TEAM, MS LUCINDA NANCE, PURCHASE CARD MANAGER (910)396-4362 EXT 205.

19. Q: SINCE SUPPLIES/SERVICES PURCHASED WITH THE IMPAC VISA PURCHASE CARD ARE TAX-EXEMPT, WHAT IS THE TAX EXEMPTION NUMBER FOR FORT BRAGG?

A: FORT BRAGG TAX IDENTIFICAITON NUMBERS (TIN) ARE 56-0678670 OR 56-0943503.

20. Q: IF I NEED ADDITIONAL INFORMATION ABOUT THE VISA PURCHASE CARD PROGRAM WHOM DO I CONTACT?

A: YOU CAN CONTACT THE INSTALLATION BUSINESS OFFICE-CONTRACTING PURCHASE CARD TEAM, MS LUCINDA NANCE, PURCHASE CARD MANAGER, (910)396-4362 EXT 205.